Pensions for Under-30s (and the Parents and Teachers Who Tell Them)

If you're young, your pension is your longest, most powerful climate lever — and almost nobody told you.

Why this matters most when you're young

Auto-enrolment puts most employees into a pension from age 22 — and then, for ~90% of people, the money sits untouched in a default fund for **forty years or more**. If that default holds Shell and BP (and they all do), a 25-year-old is set to bankroll fossil fuels for four decades by accident.

The flip side is the good news: a green switch made young **compounds the longest** — in both senses. Your money funds cleaner companies for 40 years instead of 5; and, because of compound growth, the pot you're shaping is the one with the most years to grow.

The double argument for young people

- **You'll live with the climate outcomes longest.** The generation with the least say in today's emissions bears the most of tomorrow's costs — and your own pension is one lever you fully control.
- **Your money shapes them longest.** A pension started at 25 is invested for ~40+ years. Where it's pointed for those decades matters far more than a one-off green purchase today.

The two-minute action (for you, or to pass on)

- **Find your workplace pension app** (Nest, Aviva, Smart, etc.), open 'fund choices', and switch the default to a credibly green option. Free, keeps your employer's contributions.
- **Round up old pots** from past jobs — even short stints leave dormant pensions. Free GOV.UK Pension Tracing Service.
- **Teachers and parents:** make 'check your pension fund' a rite of passage alongside a first payslip. It takes minutes and the habit lasts a lifetime.

General information, not financial advice. Compounding illustrations depend on contributions, charges and returns, which vary and are not guaranteed. Auto-enrolment age and rules per DWP.